



Wayne Matters

Director – Beyond Bank

Wayne is a director and executive with 40 years' professional experience. This includes the last 34 years in the finance sector and three years of international experience based in London. Currently he is also a director with Beyond Bank, which has more than \$11bn in assets under management. Wayne has worked in both the professional services and banking industry and held key governance roles in the technology and not-for-profit sectors. He is an accountant with a proven track record in leadership, governance, strategy formulation, policy making and business management, including financial, portfolio, risk and compliance management.

Education & Memberships

- Postgraduate: 2003, Mt Eliza Business School – Graduate Certificate in Business Administration
- Postgraduate: 2004, Australian Institute of Company Directors – Company Directors Course, Diploma
- Tertiary Education: 1982 – 1984, South Australian Institute of Technology – Bachelor of Arts in Accountancy – Awarded the degree for Bachelor of Arts in Accountancy in 1985
- 1985 – 1987, successfully completed The Institute of Chartered Accountants in Australia 'Professional Year' Program.
- Admitted as an Associate of The Institute of Chartered Accountants in Australia in March 1988 and as a Fellow in March 2000.
- Admitted as a Graduate Member of the Australian Institute of Company Directors in March 2005.

Experience

2001 – May 2025

Beyond Bank Australia Ltd

2024 – 2025: Interim Chief Executive Officer

2013 – 2024: Deputy Chief Executive Officer & Chief Financial Officer

2001 – 2013: Chief Financial Officer

As a member and leader of Beyond Bank's Executive Team, shared responsibility for managing the strategic direction of the company, a mutual Approved Deposit-taking Institution with over \$11bn in assets under management. In addition to the strategic role, had direct line Executive accountability for the following corporate functions over varying periods:

Financial Management – Accounting, Taxation, Financial and Regulatory Reporting

Treasury, including investment portfolio management and market and liquidity risk management

Information Technology, including cyber risk management

Data Governance and Business Intelligence

Risk and Compliance

Financial Planning services

People & Culture

Key Achievements

Customer Call Centre

Corporate service functions

Project managed a \$1.5bn merger of two credit unions.

Negotiated and affected the sale of a \$13m commercial property.

Development of a Strategic Capital and Liquidity Management frameworks.

Development and implementation of an enterprise risk management framework.

Negotiation and implementation of several large bank and capital markets funding facilities.

Sponsored a range of significant change projects.

1993 – 2001

Australian Central Credit Union Ltd (now trading as People First Bank)

1998 to 2001: Finance & Business Risk Manager

1993 to 1998: Finance Manager

Promoted to Australian Central's "Strategy Group" in 1998 with overall organisational accountability for Australian Central's finance, treasury, risk management and corporate support functions. As a member of Australian Central's "Strategy Group", participated directly in the formulation of organisational strategy and had responsibility to champion that strategy to staff.

Key Achievements

Co-ordination of public subordinated debt issues.

Leadership of the company's Year 2000 Project.

Managed the development of organisational Business Resumption Plans.

Senior Management sponsor for the GST implementation project.

Leadership role in a major core banking system conversion.

Oversaw the development of transaction, product and member profitability capabilities.

1985 – 1993

KPMG

1991 to 1993: Audit Manager/Supervisor – KPMG Adelaide

1988 to 1991: Audit Senior then Assistant Manager – KPMG London

1985 to 1988 Auditor – KPMG Adelaide

Seconded to KPMG's London office during this period and placed in a specialist banking department on arrival with financial and treasury audit, regulatory and taxation responsibility for several UK based and foreign branch financial institutions.

Board Positions

2015 – Present

Uniting Church Investment Committee (SA)

Committee Member and Audit Committee Chair

Provides investment portfolio management and treasury services to the Uniting Church in South Australia.

Supported management in maturing performance and risk management systems.

2017 – Present

Uniting Church (SA) Investment Fund Ltd

Director / Committee Member and Audit Committee Chair

Procures debenture funding from Uniting Church affiliated organisations and parishioners to provide them a market return and produce margin income for the Church.

Contributed to the company's formation, including obtaining the required AFS Licence and establishing related policies and controls.

2005 – 2021

Data Action Pty Ltd

Director / Chair

An independent technology services business providing banking solutions to 20+ Australian clients. In addition to the normal duties of a director, chaired the company's Board Audit & Risk Committee from 2005 to 2011 and chaired the Board from late 2011 to mid-2016.

Managed the recruitment of a new CEO.

Directed the negotiation of new Constitution with shareholders.

Oversaw the maturing of cyber risk management systems.

2009 – 2017

St Peter's Woodlands Grammar School Inc

Council Member and Audit Committee

An independent Adelaide school providing quality education to children from pre-school to primary school ages.

2011 – 2025

Various subsidiaries of Beyond Bank Australia Ltd

Chair / Director

Including securitisation special purpose vehicles and a financial planning business.

Professional Skills

- Driving change and achieving results for customers through people, purpose and culture.
- Creation and execution of business strategy; aligning people with strategic goals.
- Financial, portfolio, risk and compliance management; driving business sustainability.
- Doing what's right, the right way, values-based behaviour.
- Corporate governance, with experience in both director and executive capacities.
- Doing good in the world; personal and professional contribution to community.
- Deploying strong collaboration and communication skills to develop effective partnerships with external and internal stakeholders.
- Authentic, transparent and inclusive leadership style; building trust and achieving through teams.
- Disciplined personal organisation.